Case 10-17542-bif Doc 42 Filed 05/25/11 Entered 05/26/11 07:21:30 Desc Imaged

Certificate of Service Page 1 of 4
United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Henry Vincent Sciortino
Debtor

Case No. 10-17542-bif Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2 User: NancyW Page 1 of 2 Date Rcvd: May 23, 2011 Form ID: 180NEW Total Noticed: 22

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
May 25, 2011.
                 +Henry Vincent Sciortino, 1547 Tanglewood Drive, West Chester, PA 19380-5843
City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept,
1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
db
smq
                                                                    Bankruptcy Division, P.O. Box 280946,
                  Pennsylvania Department of Revenue,
smg
                    Harrisburg, PA 17128-0946
                 +U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street,
smg
                    Philadelphia, PA 19106-4404
                 Philadelphia, PA 19106-4404
+Fairmount Capital Advisors, Inc., c/o Mitts Milavec, LLC, Rebecca Field Emerson,
Two Logan Square, 12th Floor, 18th and Arch Streets, Philadelphia, PA 19103-2760
Citizens Bank, PO box 42001, Providence, RI 02940-2001
+East Goshen Township, 1580 Paoli Pike, West Chester, PA 19380-6107
+Fairmount Capital Advisors, Inc., c/o Mitts Milavec, LLC, Rebecca Field Emerson, Esquire,
2 Logan Square, 12th Fl., 18th & Arch, Philadelphia, PA 19103-2707
+Fairmount Capital Advisors, Inc., 1435 Walnut Street, Suite 300,
Philadelphia PA 19102-3219
cr
12174019
12142752
12165386
12142753
                    Philadelphia, PA 19102-3219
                 +Laura Lynn Sciortino, 1547 Tanglewood Drive, West Chester, PA 19380-5843
+Maurice Mitts, Esquire, Two Logan Square, 12th Floor, 18th & Arch Streets,
12142755
12142756
                    Philadelphia, PA 19103-2760
                 +Pennsylvania Dept. of Revenue, Bankruptcy Division, Depi
+Reed Smith, 225 Fifth Avenue, Pittsburgh, PA 15222-2724
12142757
                                                                                             Dept. 280946, Harrisburg, PA 17128-0001
12142758
                 +Thomas Myers, Esquire, 1800 East Lancaster, Paoli, PA 19301-1533
12174029
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                  EDI: RMSC.COM May 24 2011 00:48:00 GE Money Bank, c/o Recovery Management Systems Corp, 25 SE 2nd Ave, Suite 1120, Miami, FL 33131-1605
                  EDI: HNDA.COM May 24 2011 00:48:00
12142750
                                                                    American Honda Finance Corporation, PO Box 7829,
                    Philadelphia, PA 19101-7829
12399833
                   EDI: BECKLEE.COM May 24 2011 00:48:00
                                                                          American Express Bank FSB, c/o Becket and Lee LLP,
                    POB 3001, Malvern PA 19355-0701
12142751
                  EDI: BANKAMER2.COM May 24 2011 00:48:00
                                                                            Bank of America, PO Box 37176,
                    San Francisco, CA 94137-0176
                  EDI: IRS.COM May 24 2011 00:48:00 In PO Box 12051, Philadelphia, PA 19105
12142754
                                                                     Internal Revenue Service, Special Procedures Section,
12210980
                  EDI: RECOVERYCORP.COM May 24 2011 00:48:00
                                                                                 Recovery Management Systems Corporation,
                 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
+E-mail/Text: mttaylor@sianalaw.com May 24 2011 00:49:30
12142759
                                                                                                   Siana, Bellwoar & McAndrew, LLP,
                    941 Pottstown Pike, Suite 200, Chester Springs, PA 19425-3510
                   E-mail/Text: lbuneta@sovereignbank.com May 24 2011 00:53:12 Sovereign Bank,
12174028
                                                                                                                                PO Box 12646.
                    Reading, PA 19612-2646
                                                                                                                           TOTAL: 8
              ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

American Express Bank FSB, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701

Siana, Bellwoar & McAndrew, LLP, 941 Pottstown Pike, Suite 200,

Chester Springs, PA 19425-3510
cr*
cr*
                ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088 (address filed with court: American Honda Finance Corporation, PO Box 7829,
12174017*
                    Philadelphia, PA 19101-7829)
                                           PO Box 37176,
12174018*
                   Bank of America,
                                                                 San Francisco, CA 94137-0176
                                                                           West Chester, PA 19380-6107
12174020*
                 +East Goshen Township, 1580 Paoli Pike,
12174021*
                 +Fairmount Capital Advisors, Inc., 1435 Walnut Street,
                    Philadelphia, PA 19102-3219
12174022*
                ++INTERNAL REVENUE SERVICE,
                                                       CENTRALIZED INSOLVENCY OPERATIONS.
                                                                                                         PO BOX 7346.
                   PHILADELPHIA PA 19101-7346
                 (address filed with court: Internal Revenue Service, Special Procedures Section, PO Box 12051,
                    Philadelphia, PA 19105)
12174023*
                 +Laura Lynn Sciortino, 1547 Tanglewood Drive, West Chester, PA 19380-5843
+Maurice Mitts, Esquire, Two Logan Square, 12th Floor, 18th & Arch Streets
12174024*
                                                                                               18th & Arch Streets,
                    Philadelphia, PA 19103-2760
12174025*
                 +Pennsylvania Dept. of Revenue,
                                                              Bankruptcy Division,
                                                                                             Dept. 280946, Harrisburg, PA 17128-0001
                                                              Pittsburgh, PA 15222-2724
12174026*
                 +Reed Smith, 225 Fifth Avenue,
                 +Siana, Bellwoar & McAndrew, LLP,
12174027*
                                                                941 Pottstown Pike, Suite 200,
                    Chester Springs, PA 19425-3510
                                                                                                                          TOTALS: 0, * 12, ## 0
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Addresses marked $^{\prime}+^{\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

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District/off: 0313-2 User: NancyW Page 2 of 2 Date Rcvd: May 23, 2011 Form ID: 180NEW Total Noticed: 22

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 25, 2011 Signa

Joseph Speetjins

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B18 (Official Form 18) (12/07)

United States Bankruptcy Court

Eastern District of Pennsylvania
Case No. 10–17542–bif
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Henry Vincent Sciortino 1547 Tanglewood Drive West Chester, PA 19380

Social Security No.: xxx-xx-6282

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: <u>5/23/11</u> <u>Bruce I. Fox</u>

United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

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B18 (Official Form 18) (12/07) – Cont.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [In a case involving community property: There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.